## Exhibit "A"

Department # 5996 P.O. Box 1259 Oaks, PA 19456



ARS National Services, Inc.

P.O. Box 463023 Escondido, CA 92046-3023 (800) 665-3128) FAX: (866) 422-0765 www.PayARS.com

November 2, 2013

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7259 - 1065

W J MCCUSKER 401 E ATH ST STE 214-668

SIOUX FALLS ZD 57103-7011

ACCOUNT IDENTIFICATION

Re: Citibank, N.A./CITI MASTERCARD

Account: \*\*\*\*\*\*\*\*\*5394 ARS Acct No: 27905337 Balance: \$28208.87

Dear Sir/Madam

Please be advised that the above-referenced account has been placed with ARS for collection. To discuss payment, contact this office at (800) 665-3128), Monday through Friday, 8:30 a.m. - 8:30 p.m (Eastern Time).

Whenever \$600.00 or more in principle of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be equired to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by he creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

Please be advised that your account balance stated above is subject to change, including possible increases according to the terms of your original redit agreement.

Inless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office vill assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of he debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 ays after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current reditor.

'lease make all payments payable to:

CITIBANK PO BOX 469100 ESCONDIDO, CA 92046-9100

incerely,

ANDY COFFEY X4003 account Representative

## THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Enclosing this coupon with your payment will expedite credit to your account.

## NOTICE OF ELECTRONIC CHECK PROCESSING:

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

Make your check or money order payable to:

CITIBANK PO BOX 469100 ESCONDIDO, CA 92046-9100 Ildanddllandaddlladdaudllladdad